THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) State Bank of India has reported that no ex-employee retired under State Bank of India Voluntary Retirement Scheme from their Goa Module has died during the period 1.4.2001 to 31.12.2001.

(b) Does not arise.

(c) and (d) It is likely that the Scheme might have created surplus/deficit pockets in certain banks leading to deterioration in customer service for certain period. However, banks have reported that there has not been any exceptional increase in the number of complaints on customer service after implementation of VRS by the banks. In order to meet the situation arising due to creation of surplus/deficit pockets, banks have initiated measures for redeployment of officers and staff as per the manpower plans and have also initiated measures to improve efficiency including, *inter alia*, re-structuring of the administrative tiers/controlling offices in order to re-deploy staff to operational units/branches, speeding up of computerization, installation of ATMs at major commercial and residential centers, rationalization of procedures, etc.

Printing of Five Rupee Notes

3135. SHRI RAJEEV SHUKLA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have decided to reverse its decision on printing of five rupee notes;

(b) if so, the reasons therefor; and

(c) what will be the ratio between paper currency and metallic currency of rupees five denomination?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) No, Sir.

(b) Does not arise.

(c) Notes to coins ratio of rupee five denomination during 2001-02 is 45:55.